

## NATIONAL CAPITAL WELL BUILT CITY

Correct Methods and Good  
Material Place Washing-  
ton in Front Rank.

CLEAN BILL GIVEN  
BY FIRE RISK MEN

The Insurance Committee's Report  
Showed the Laws Gener-  
ally Enforced.

Is Washington in the fore rank of American cities with respect to good buildings and proper building methods? This is a question which architects and builders are unanimous in answering in the affirmative.

When the great insurance companies sent out their famous "committee of twenty," composed of engineers and builders, three years ago, to visit the principal cities of the country and inspect all buildings, old and new, and in course of construction, Washington was classed among the cities, which, from the standpoint of the insurance companies, afforded the safest conditions for establishing a basis for insurance risks.

That the three years which have elapsed since the making of the report by the "committee of twenty" have witnessed still better building cannot be doubted by those who have kept in touch with the situation.

### Hazard At Minimum.

With respect to conflagration hazards, it may be safely said that insurance companies now run less risk in Washington than ever before in the history of the National Capital.

There are characteristics in houses, and, as most people can place a man by the locality of his speech, an architect can usually tell the name of a city from the photographs of its buildings. The manner of capping the fire walls, or the absence of such walls; the method of topping out the chimneys, the slant and covering of the roofs, the quality, size, and color of the bricks and other minor but none the less distinctive features of building, enable the architect to tell at a glance the style of construction to which a house belongs, and, therefore, the name of the city which is noted for largely employing this style.

Washington, like other cities, possesses a characteristic style, but not to such a pronounced extent as elsewhere. It may be said that her buildings are far more cosmopolitan and much less distinctive both in construction and design.

Many of the buildings in Washington have been planned by outside architects. Many of them have been erected by outside builders, which, of course, is due to the fact that wealthy residents of the National Capital have employed men from their native cities and, in some instances, from abroad.

But the cosmopolitan is found chiefly in expensive buildings. A most notorious tendency toward sameness has manifested itself in the design and construction of residences of a cheap class. The insurance "committee of twenty" in its report, said of Washington:

"The building laws are generally well enforced. The District Commissioners rarely make exceptions to the fire limit rules and fireproof construction is generally of a good class. Better construction prevails in the sections where the greater proportion of the buildings is of modern construction, having been built in accordance with more recent regulations."

While this report makes no attempt to set forth local building conditions in an enthusiastic manner, it does so none the less effectively and has been largely responsible for the thoroughness and excellence of the building progress which, in turn, has had a tremendous effect in stimulating realty values over the entire city.

### Demand Always Good.

There are at the present time a good many cheap buildings in course of construction, but there is also a demand for such houses, which keeps the market well cleaned up.

More attention than formerly is being paid to the construction of foundations, to prevent settlement, and to the construction of fire flues, to prevent fires.

The feature of securing seasoned lumber, however, is proving troublesome. Consequently, shrinkage is something which has to be taken considerably into account, and has to be more or less expected, where wooden partitions are used to support floors.

ARCHITECT JONES  
GOES TO WARDMAN

Architect C. Clark Jones, formerly located at 1419 G street, has become connected with the Harry Wardman office. Mr. Jones' work recently has placed him in the class of the most promising young architects in the city.

Will your biography be  
"A Bunch of Rent  
Receipts for a Life's  
Work?"

Have you ever counted up the years you have been paying rent, or looked forward to the years you will continue to pay rent? Will the coming years not bring the same results which the past years have brought you? If a proposition could be shown you in which you could save something out of your monthly rentals, is it not worth while looking into? We have such an arrangement, called the RENTAL PAYMENT PLAN. It has been most satisfactory to hundreds of purchasers, and we know it will be to you if you will give it a trial. Call or drop us a postal regarding the most equitable plan ever offered for the purchase of a home.

Swartzell, Rheem &  
Hensley Company,  
727 Fifteenth St. N. W.

## NEW RESIDENCE SOLD



House At 1910 S Street Northwest.

NORTHWEST HOME  
SOLD FOR \$13,500

Mrs. Susanne Cole Buys  
House on S Street Built  
by G. S. Cooper.

Thirteen thousand five hundred dollars represent the amount paid by Mrs. Susanne Cole for the house recently designed and erected by George S. Cooper at 1910 S street northwest.

The Cole home has a 22-foot frontage on a lot which has a depth of 55 feet. The house has a drawing-room, library, dining-room and kitchen on the first floor, and six bedrooms and three baths on the second. Both gas and electric fixtures are installed, and all improvements are modern.

The deal was made through the real estate firm of Bell, O'Brien & Co.

H STREET HOUSES  
BRING GOOD PRICES

Among the week's transfers of residence properties were two dwellings located at 2108 H street northwest and 1833 Fifth street northwest, respectively, which were sold through the firm of Moore & Hill.

The former building was owned by Mrs. Virginia B. Couss and is a three-story brick structure. The latter house is also a three-story brick and was bought as a home.

MRS. SIMON BUYS  
WOODWARD HOUSE

The four-story and cellar brick residence at 1729 P street northwest has been sold by Henry F. Woodward to Mrs. Anne C. Simon for \$7,500.

The deal was made by Dwight Anderson, real estate broker. The house contains 10 rooms and the lot on which it stands has a frontage of sixteen feet with a depth of 100 feet.

## HURRY UP!!

Two of these four houses have been sold. TWO LEFT, and we advise you to INSPECT THEM TOMORROW.

Eleventh Street Northwest,  
Just South of Euclid Street,  
Columbia Heights.

An ideal location—the right elevation, yet not so far out. Convenient to main car service.

FOUR MIGHTY ATTRACTIVE  
HOUSES.  
TWENTY FEET WIDE. LARGE  
YARDS.

Not like a long row where similarity exists. An aspect of individuality about each house.

\$4,500 Each, On Easy Terms.

Six large rooms, light and cheerful. Wide halls. Spacious tiled bathroom, with mirror medicine cabinet and nicked fixtures. Cement cellar with three entrances—front, rear, and inside. Servants' toilet. Numerous closets. Back porch. Gas logs.

HARDWOOD TRIM THROUGHOUT. HOT-WATER HEAT. LAUNDRY TUBS. INSTANTANEOUS WATER HEATER. WIDE FRONT PORCHES.

Papering and lighting fixtures of an especially high grade.

BELT, O'BRIEN & CO., INC.,  
Agent,  
1303 G N. W.

## CROSS-TOWN CARS CAUSE NEAR-BOOM

Important Factor in Real  
Estate Activity in  
Northeast.

FIRST START GIVEN  
BY UNION STATION

Demand for Property Shown by  
Sale of Many Houses Be-  
fore Completion.

The completion of Union Station and the building of the cross-town car line, which, when it is put into operation next month, will extend as far south as the Navy Yard, are two factors which are largely back of the unusual activity that is being recorded in northeast Washington real estate.

In reality, the first stimulus given to the value of property in this section within recent years was brought about through the local discussion of the proposition to build a union station. With the final launching of the project, this stimulus began to assume the dimensions of a boom in certain portions of the section.

This boom, however, has never advanced beyond an active demand for northeast property. The growth of the section has been natural, and property located in it has neither been held nor disposed of at prices reflecting other than the real conditions underlying the market.

### New Car Service.

This situation gives rise to the belief that the installation of the cross-town service, which will benefit practically every portion of the northeast, will have the effect of harmonizing the varied activities in real estate in that section of the city and of bringing about a co-operative desire, if not an actual plan, for the future development of that portion of the National Capital. The history of the northeast section warrants the belief that the speculative feature will enter more into its real estate transactions in the future. Prior to the world's fair being held in Chicago, when there was considerable talk of it being held in Washington, the northeast was looked upon as being the best suited place in the District for such a gigantic enterprise.

The result was that a great deal of land was bought up and prices showed a rapid increase. It is probable that they would not have receded to any considerable extent had it not been for the panic of 1893. This financial disturbance sent them back to the old basis of values, and in some instances much lower.

### Steady Increase Shown.

Following the panic of 1893, and up until the time when the subject of building a union station was broached, northeast realty values increased steadily, being unattended in the majority of cases by speculation. It had only been the last few months that the speculative idea on the part of purchasers has begun to make its appearance even to a limited degree.

The northeast offers inducements to the investor with limited capital. This is proven by the fact that in the past two years several hundred moderate-priced houses have been erected and, in the majority of cases, sold before completion. One firm, in that time, has erected seventy-nine houses on the block bounded by A, Ames, and B streets, North Carolina avenue, and Fifteenth streets. The larger number of these buildings are just now entering completion and only fifteen of them remain unsold.

The houses for the most part come within the \$3,500 to \$6,000 class. Fully 80 per cent of the number of residences erected during the past two years have been sold at an average cost of \$4,000, and it is practically certain the same type of houses will largely be erected in the future.

Another speaking of the scale of values on unimproved property in the northeast ranges from 50 to 75 cents a square foot. About 75 per cent of the area is vacant ground, and the section itself comprises approximately 33 1/2 per cent of all the land contained in the District.

## H. B. F. MACFARLAND PLEADS FOR BEAUTIFUL WASHINGTON

"The year's progress has been gratifying, in spite of the somewhat adverse financial conditions throughout the country. It indicates the fact that nothing can keep back the growth of Washington. Its future is absolutely assured. It will be the finest Capital in the world in all respects, as it already is in many respects."

"Real estate will always be one of the best investments, and those who invest wisely will always be sure of large reward. The architecture of the private buildings must be carefully guarded, not only by public law but by public opinion, and by the efforts of architects and builders as well as property owners to see that in its way it is as attractive as the public architecture."

"There is possible danger that we may have a city of beautiful public buildings and at the same time many private buildings which will be unattractive. It would be a calamity if the beauty of the city as a whole should be spoiled by ugly private buildings. Everybody who has any means of influencing the private architecture should see that its character is of the highest, so as to conform to the beauty of the public buildings which will steadily increase."

"I congratulate the community upon the great advance in prosperity during the past year."

HENRY B. F. MACFARLAND,  
Chairman Board of Commissioners.

## CHEVY CHASE, SUBURB OF BEAUTIFUL HOMES

Rapid Advances in Price of Unimproved Property Show  
Popularity and Advantages as Resident District.  
250 New Homes Since Opening.

Sales of more than 200,000 square feet of land, principally for building sites, and a general advance of 10 per cent in the price of all property comprised within its limits, tell the story of the growth of Chevy Chase since the first of the year.

It is now impossible to secure land anywhere in this suburb for less than 25 cents a square foot and in many cases it is bringing as high as 40 cents. When these prices are compared with the figures at which building lots there were first put on the market—10 and 15 cents—the heavy profits which investors have made during the past few years are readily seen.

### Will Break Records.

That the present year will run ahead of last in the number of sales of unimproved property and in the extent of building operations is only a fair inference from the amount of activity that has been displayed since the first of January. This activity has largely been the result, first, of an increased tendency on the part of home-seekers to get into the suburbs, and, second, of the enormous improvements which have been made in the subdivision known as North Columbia Heights.

Improvements in street railway service, consisting principally of the laying down of a new roadbed and 60-pound rails, have done as much toward stimulating values there as any other feature. The purchase of ground adjoining the school building, on which an addition is to be erected this summer with money appropriated by Congress, has also assisted in bringing it into increased favor with prospective buyers. A drug store and grocery store have recently been added to the list of commercial houses on which the residents of Chevy Chase depend for household necessities.

### 250 New Houses.

Since the district was opened about 250 houses have been built in it. These range in value from \$1,500 up. Twenty houses are now in course of construction and plans are being made for the erection of several others this spring and summer.

Speculative purchases on unimproved property have been conspicuously absent in the transactions that have been made. The district has been extremely popular with the builder, and this fact makes it practically certain that it will continue to be developed at a rapid rate, since the improvements that are being made are in turn making a constant increase in the value of the property.

## REPORTS THE SALE OF BUILDING LOTS

Joseph N. Hornbaker has sold through Moore & Hill two building lots on the south side of Shepherd street, west of Georgia avenue northwest.

The property is located in the subdivision known as North Columbia Heights.

BUYS FOUR HOUSES  
AS AN INVESTMENT

Four houses, located at 609, 611, 613, and 615 Morton street northwest, have been sold through Stone & Fairfax for Charles J. Butler. The consideration was \$8,000.

The houses are constructed of brick, having just been completed by J. Levy, builder. They were acquired as investments.

## MRS. KING SELLS TWO DWELLINGS

The two-story brick dwellings, located at 508 and 510 Twentieth street, between E and F streets northwest, have been bought by Elliot S. Carpenter, through Willige, Gibbs & Daniel, for \$8,500. The seller was Mrs. Hannah E. King. Each house contains 6 rooms and a bath and is occupied under rental.



\$24 A MONTH

Buys a Home  
of Your Own

This \$24 a month such a house would rent for. At the end of a few years instead of a bunch of rent receipts, you will have a home of your own to show for the money you have formerly been paying for rent. No extra charge for these liberal terms—this \$24 monthly comes off the principal each month, and includes all interest. Only a small cash payment is required at time of purchase.

PRICE, \$3,250  
MODEL HOMES of pressed brick—4 rooms and bath; furnace heat; concrete cellar; lot 18x10; cabinet mantels; front and double back porches.

Houses open for inspection at 15th & C sts. S. E. between two car lines. Particulars upon request.

SEE THEM SUNDAY  
Willett & Reinecke Co.  
1309 H Street N. W.

## Only Two Left Four Sold

New 2-story and cellar bricks, 6 rooms, bath; furnace; nicely decorated; large front porch; deep back yards to alley. Sample house open.

On 13th St. S. E.  
Half Block From Pa. Ave.

Price, \$3,500  
Easy Terms

Lewis & Jones Co.  
617 E St. N. W.

Will Build Your Home  
on Small Cash Payment  
Rest Monthly  
Rucker's Addition  
to Clarendon

10 Homes Being Built  
for Purchasers.

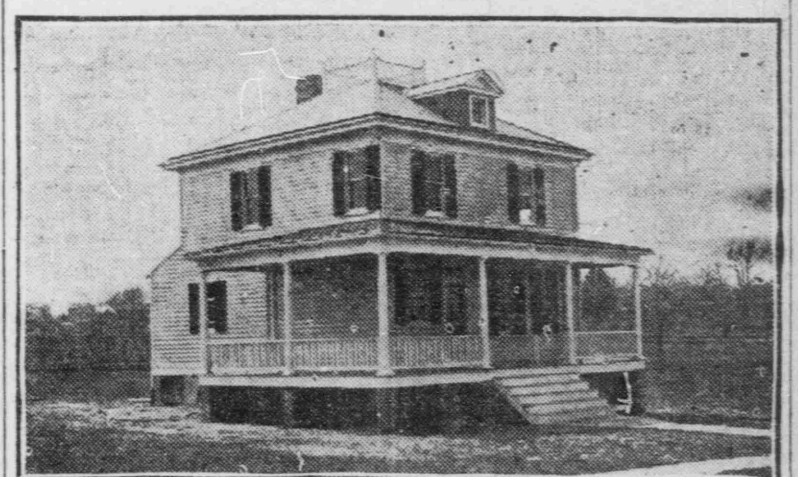
Most rapidly developing section near city. Highest elevation near city; within 20 minutes of Treasury, on Falls Church line.

Lots \$150  
Monthly Payments

If you want to invest a little money monthly in land where it must increase in value, see us.

Frank P. Evans,  
1502 H St. N. W.

## Buy a Home In Riverdale



This House Sold for  
\$3500

We are building others like it.

6 rooms and reception hall, bath, cellar under entire house, hot-water heat, gas and electric lighting.

Riverdale is the most attractive suburb between Washington and Baltimore. It has the best car service that can be had. During rush hours a 5-minute schedule is maintained from and to Washington. Don't fail to see this property before buying your suburban home.

CLAUDE WARREN, Manager,  
Riverdale, Md.

## It's Easy to Own Your Home at

## HILLBROOK

Easy Prices---\$85, \$100, \$125, \$150

Easy Terms: 1 lot — \$5.00 down, \$5.00 month.  
2 lots — \$8.00 down, \$8.00 month.  
3 lots — \$10.00 down, \$10.00 month.

NO INTEREST  
TAXES  
LANDLORD 5c Car Fare  
RENT

Take H Street Car; get off Minnesota Ave. N. E.  
NOW, IS IT NOT EASY?  
Come out tomorrow (Sunday).

O. B. ZANTZINGER, 908 G Street N. W.



\$3750

\$300 to \$500 Cash  
Balance in Monthly Payments  
to Suit Buyer.

Pressed brick fronts, tiled bath and vestibule, fine cabinet mantels, hardwood trim, and so many other features that they must be seen to be appreciated.

INFERIOR TO NONE, SUPERIOR TO MOST THAT SELL AT THIS PRICE ANYWHERE IN THE CITY.

On "A" Street Northeast  
Between 15th and 16th Streets  
Finished sample house can be seen.

John C. Deichman,  
OWNER,  
1520 East Capitol Street